

**Information to identify the case:**

Debtor 1	<b>Barbara Perez</b>	Social Security number or ITIN	xxx-xx-2917
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20203-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barbara Perez

12/12/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Barbara Perez  
DebtorCase No. 19-20203-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 8

Date Rcvd: Dec 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019.

db +Barbara Perez, 547 Sanderling Ct., Secaucus, NJ 07094-2220  
 cr +Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100  
 518255905 +Lending Club Credit Solutions, 1700 West Park Drive Suite 310, Westborough, MA 01581-3976  
 518255906 +Santander Consumer USA, P.O. 961288, Fort Worth, TX 76161-0288  
 518255908 +The Home Depot- Fortiva, Five Concourse Parkway, Suite 300, Atlanta, GA 30328-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2019 00:56:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 13 2019 00:56:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518255907 EDI: WFNNB.COM Dec 13 2019 05:08:00 The Children's Place, PO BOX 659820,  
 San Antonio, TX 78265-9120

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518255909 ##+US Bank National Association as trustee, c/o Monika S. Pundalik, Esq.,  
 Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street Suite 101,  
 Mountainside, NJ 07092-2315

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates, Series 2006-FRE1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
 Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates, Series 2006-FRE1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Tomas Espinosa on behalf of Debtor Barbara Perez te@lawespinosa.com, attespinosalawfirm@gmail.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6